

SERFF Tracking Number: AMRP-125844801 State: Arkansas
Filing Company: American Republic Corp Insurance Company State Tracking Number: 40445
Company Tracking Number: 09AR0411
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.006 Plan F (Basic)
Standard Plans
Product Name: Open Enrollment MA/MS Letter
Project Name/Number: Open Enrollment Letter/09AR0411

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: Open Enrollment MA/MS Letter SERFF Tr Num: AMRP-125844801 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 40445

Standard Plans

Sub-TOI: MS051.006 Plan F (Basic)

Co Tr Num: 09AR0411

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Norm Von Seggern, Susan Disposition Date: 11/03/2008

Zaiger, Susan Falk, Beverly Shuey,

Michele Kulish

Date Submitted: 10/03/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Open Enrollment Letter

Status of Filing in Domicile: Authorized

Project Number: 09AR0411

Date Approved in Domicile:

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/03/2008

Deemer Date:

State Status Changed: 11/03/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: INDIVIDUAL MEDICARE SUPPLEMENT ADVERTISING

Z-2326 – Medicare Supplement Letter

SERFF Tracking Number: AMRP-125844801 State: Arkansas
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We are including the above captioned form for your review and information. This form is new and is not intended to replace any forms that are currently in use. This form will be used as a lead generating device and will be used in the solicitation of our Medicare Supplement plans.

Company and Contact

Filing Contact Information

Michele Kulish, Product Analyst 3 michele.kulish@americanenterprise.com
 601 6th Ave (515) 245-2364 [Phone]
 Des Moines, IA 50309 (515) 247-2470[FAX]

Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska
 P O Box 2780 Group Code: 3527 Company Type: Life and Health
 Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:
 (800) 987-8988 ext. [Phone] FEIN Number: 23-1609793

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: 1 form = \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$25.00	10/03/2008	22914908

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	11/03/2008	11/03/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status Request	Note To Reviewer	Michele Kulish	11/03/2008	11/03/2008

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Disposition

Disposition Date: 11/03/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	Open Enrollment Letter	Filed	Yes

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Note To Reviewer

Created By:

Michele Kulish on 11/03/2008 12:41 PM

Subject:

Status Request

Comments:

I'd like to bring to your attention the time sensitivity of this advertisement. The letter is intended to arrive at the consumer prior to the medicare open enrollment period, which is listed as November 15 - December 31st. Our company would like to prepare and mail this letter close to the November 15th date. Can you let me know if the state is close to reaching a decision on whether this advertisement can be used in the state of Arkansas?

Thank you for considering this request.

Sincerely,

Michele Kulish

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	Z-2326	Advertising	Open Enrollment Letter	Initial			Z-2326 Bracketed.pdf

 **American Republic Corp Insurance Company**
National Headquarters, Des Moines, Iowa 50309

BEFORE THE DEADLINE, PLEASE CALL
[toll free 1-866-519-2112 (TTY 711)]
[Monday - Friday, 8 a.m. to 5 p.m. central time]

Dear Friend,

An important deadline is approaching and by acting now, you could save money. According to Federal Medicare Regulations, **from November 15 through December 31**, Medicare allows you to ...

- switch to a different Medicare prescription drug plan (called Medicare Part D)
- switch to a Medicare Advantage plan

Note: you can apply for a different Medicare Supplement plan any time.

So if you aren't 100% confident that you have the coverage that's right for you ... or if you think **you're paying too much** ... or want to **cut your out-of-pocket costs** ... then now is the time to act.

There's an easy way to compare plans and get all your questions answered. Just call our Consumer Information Center toll free at [1-866-519-2112 (TTY 711)].

You will talk with one of our licensed insurance agents. Your agent will advise you and tell you more about the Medicare approved prescription drug plans and the wide range of Medicare plans now available to you and the cost of each.

Should you want to add or change coverage, we'll handle the paperwork and details for you right over the phone. Your conversation is confidential. There's no obligation and no sales pressure.

If you want to look at different kinds of plans or want to investigate a way to lower your costs, this is a great opportunity to find **better-suited coverage** and perhaps **save some money**.

While many companies only offer one type of Medicare plan – either **Medicare Supplement insurance** or **Medicare Advantage** – we offer

Continued ...

both types. So we can objectively review your situation and help find the plan that will work best for you.

Please call toll free [1-866-519-2112 (TTY 711) today]
By calling, you can clear up any confusion about the plans, costs and deductibles of prescription drug benefits.

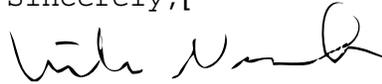
Or the confusion about coverage when you travel or your right to choose your own doctors or the difference between Medicare Supplement and Medicare Advantage plans.

This can be a complicated subject so I encourage you to call. You'll talk with a licensed agent who will answer all your questions and inform you of your choices of benefits, costs and limitations.

The toll free number is [1-866-519-2112 (TTY 711)]. There's no obligation.

We need to hear back from you **before Medicare's December 31 deadline** ... but why not call now while you have everything in front of you? Our licensed insurance advisors will be happy to answer your questions.

Sincerely, [



][Mike Needham]

[Assistant Vice President]

P.S. With Medicare's **December 31 deadline approaching**, mailings and phone calls with offers for prescription drug plans, Medicare Supplement and Medicare Advantage coverage can be overwhelming and confusing.

To get free and straightforward answers, just call one of our licensed agents toll free at [1-866-519-2112 (TTY 711), Monday - Friday, 8 a.m. to 5 p.m. central time.]

Not connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation of insurance and an agent may contact you. In CO, IL, MO and SD, Medicare Supplement coverage is available to qualified Medicare beneficiaries under age 65 during their open enrollment period.

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